***Deferred pensioners*** *– those who have left the bank but not yet taken their benefits,* ***OR***

*Current bank employees – now contributing to a DCS but have frozen benefits in the DBS*

(remove this line before printing / e-mailing)

Ellen Kelleher, Chief Operating Officer,

HSBC Pension Trust (UK) Limited,

level 33, 8 Canada Square,

London E14 5HQ

Administrators of HSBC Bank (UK) Pension Scheme

Willis Towers Watson

HSBC Pension Administration

PO Box 652

Redhill

Surrey

RH1 9AL

*Insert Date*

Dear Sirs,

**HSBC (UK) Pension Scheme - Defined Benefit Scheme Post 1974 Midland Bank Section**

|  |  |
| --- | --- |
| **Member Details:** | *Enter full name* |
| Home Address |  |
| Date of Birth |  |
| National Insurance Number |  |
| Scheme Reference or Employee ID (if known) |  |

I am assessing my pension benefits. Could you please provide me with the following information: -

**Personal Information Details**

* Date employment commenced
* Date employment ceased or if still employed date of last accrual into scheme
* Date of joining the scheme
* NRA of scheme as it applies to me
* Pensionable Salary at date of leaving or last date of accrual as applicable
* Details of any enhanced or fixed protections that you are aware of

**Pension Details**

**Details of Total Pension as follows: -**

* Current Total Accrued Deferred Pension Benefit as of date of leaving or last date of accrual as applicable
* Total Estimated Pension Benefit payable at NRA before State Deduction/Clawback

**Details of any GMP and S2P as follows: -**

* Total amount at date of leaving or last day of accrual as applicable, showing any Pre/Post 1988 splits
* Both revaluation and escalation rates including any split between Pre/Post 1988 benefits

**Details of Excess Benefit over GMP and S2P as follows: -**

* Total amount at date of leaving or last day of accrual as applicable, showing any Pre/Post 1985 or 1997 splits
* Both revaluation and escalation rates including any split between Pre/Post 1997 benefits

**Details of State Deduction/Clawback as follows: -**

* Confirm that State Deduction applies to me - yes or no
* Amount of my State Deduction/Clawback
* Confirm if there are any increases in State Deduction/Clawback after application and if so at what escalation rate
* Confirm how my State Deduction/Clawback has been calculated
* When is my State Deduction/Clawback applied i.e. at SPA (confirm that this is after allowing for recent increases in SPA), or alternatively is it at NRA if before SPA. If the latter is there a bridging pension that applies at NRA and if so how much and what is the escalation rate

**Details of Any Transfers-In From Other Schemes as follows: -**

* Breakdown of any transferred-in benefits. If applicable, are the benefits treated the same as the main scheme benefits? If not, please highlight any differences. Please confirm if no benefits have been transferred in.

**Details of Early Retirement**

* Confirm if early retirement is available and if so from what age
* If early retirement is available please confirm reduction factors

**Details of Tax-Free Cash Sum Paid as follows: -**

* Tax-free cash sum amount as at date of leaving or last date of accrual as applicable
* Revaluation basis of tax-free cash sum

**Death Benefits**

* Death benefit details pre and post retirement i.e. spouse/dependant benefits and any lump sum payments payable
* Does spouse’s benefit cease upon re-marriage?

**Scheme Information**

* List of any discretionary increases applied to pension either in deferment/payment during last 5yrs. Please confirm if no discretionary increases have been applied.
* Has any adjustment been made for Married Women’s NI contributions? And if so how much?
* What is the scheme’s current funding position? Would deferred members’ benefits be affected in any way, if so, how?
* Following the *Barber v GRE 1990* judgement please confirm when the Scheme was equalised

Whilst I am aware that some of this information is historical and may take some time to retrieve, I would be grateful if you could reply as soon as possible, and certainly by 30 June 2019.

I look forward to hearing from you, however should you have any queries please do not hesitate to contact me.

Yours faithfully,

Submit the completed form to

Ellen Kelleher, Chief Operating Officer, HSBC Pension Trust (UK) Limited, level 33, 8 Canada Square, London E14 5HQ

e mail ellen.j.kelleher@hsbc.com